

AMENDMENTS TO THE CLAIMS

1. (PREVIOUSLY PRESENTED) A method comprising:
 - receiving from a first merchant an indication of a purchase having an associated purchase price and at least one purchase parameter;
 - determining, by a central controller, an upsell from a second merchant to offer to the customer based on the at least one purchase parameter, the upsell having associated therewith an upsell price;
 - performing, by the central controller, a comparison to establish whether a credit account of the customer may be charged the upsell price;
 - transmitting a product identifier for specifying the upsell;
 - receiving a selection signal indicating that the upsell is accepted;

and

charging the upsell price to the credit account of the customer, the upsell price being in addition to the purchase price.

2-62. (CANCELED)

63. (PREVIOUSLY PRESENTED) The method of claim 1, in which transmitting the product identifier for specifying the upsell comprises:
 - transmitting, by the central controller, the product identifier for specifying the upsell.
64. (PREVIOUSLY PRESENTED) The method of claim 1, in which the upsell comprises an offer to the customer for a service agreement.
65. (PREVIOUSLY PRESENTED) The method of claim 1, in which the upsell comprises an offer to the customer for a subscription.

66. (PREVIOUSLY PRESENTED) The method of claim 1, in which the upsell comprises an offer to the customer for a discount.
67. (PREVIOUSLY PRESENTED) The method of claim 1, in which the upsell comprises a supplementary product.
68. (PREVIOUSLY PRESENTED) The method of claim 1, further comprising:
determining a merchant financial account in dependence on the upsell; and
adjusting a balance of the merchant financial account in dependence on the upsell price.
69. (PREVIOUSLY PRESENTED) The method of claim 1, in which the at least one purchase parameter comprises a customer account identifier for specifying a customer account.
70. (PREVIOUSLY PRESENTED) The method of claim 69, further comprising:
determining, from the customer account identifier, at least one previous purchase; and in which the step of determining an upsell comprises:
determining an upsell to offer based on the at least one previous purchase.
71. (PREVIOUSLY PRESENTED) The method of claim 69, further comprising:
determining, from the customer account identifier, at least one previously-offered upsell; and in which the step of determining an upsell comprises:

determining an upsell to offer based on the at least one previously-offered upsell.

72. (PREVIOUSLY PRESENTED) The method of claim 1, in which the at least one purchase parameter comprises a credit account identifier for specifying the credit account.

73-74. (CANCELED)

75. (CURRENTLY AMENDED) A computer readable memory storing instructions configured to direct a computing device to perform a method, the method comprising:

receiving from a first merchant via a point-of-sale terminal an indication of a purchase having an associated purchase price and at least one purchase parameter;

determining, by a central controller, an upsell from a second merchant to offer to the customer based on the at least one purchase parameter, the upsell having associated therewith an upsell price,

in which the second merchant is different than the first merchant, and

in which the point-of-sale terminal is not owned or controlled by the
second merchant;

performing determining, by the central controller, a comparison to establish whether a credit account of the customer may be charged the upsell price without exceeding a balance limit of the credit account;

transmitting to the point-of-sale terminal a product identifier for specifying the upsell;

receiving by the central controller via the point-of-sale terminal a selection signal indicating that the upsell is accepted;
and

charging the upsell price to the credit account of the customer, the upsell price being in addition to the purchase price.

76. (CURRENTLY AMENDED) An apparatus comprising:
- a processor; and
 - a storage device in communication with the processor, the storage device storing instructions configured to direct the processor to perform steps of:
 - receiving from a point-of-sale terminal of a first merchant an indication of a purchase having an associated purchase price and at least one purchase parameter;
 - determining an upsell from a second merchant to offer to the customer based on the at least one purchase parameter, the upsell having associated therewith an upsell price,
 - in which the second merchant is different than the first merchant, and
 - in which the point-of-sale terminal is not owned or controlled by the second merchant;
 - performing determining a comparison to establish whether a credit account of the customer may be charged the upsell price without exceeding a balance limit of the credit account;
 - transmitting to the point-of-sale terminal a product identifier for specifying the upsell;
 - receiving a selection signal indicating that the upsell is accepted;
 - and

charging the upsell price to the credit account of the customer, the upsell price being in addition to the purchase price.